

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Ashley Irene Small
Debtor

Case No. 19-02055-HWV
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-1
Date Rcvd: Nov 24, 2023

User: AutoDocke
Form ID: 3180W

Page 1 of 2
Total Noticed: 15

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 26, 2023:

Recip ID	Recipient Name and Address
db	+ Ashley Irene Small, 129 Clearview Road, Aspers, PA 17304-9710
cr	+ Freedom Mortgage Corporation, PO Box 27767, Bankruptcy Department 306-40-04-95, Richmond, VA 23261-7767
5197513	+ Dale Magness, 62 Liberty Drive, New Oxford, PA 17350-9377
5197514	+ Diane Magness, 62 Liberty Drive, New Oxford, PA 17350-9377
5421252	+ Mario Hanyon, Brock and Scott, PLLC, Attorneys at Law, 302 Fellowship Road, Ste 130, Mount Laurel, NJ 08054-1218
5197516	Phelan Hallinan Diamond Jones LLP, PMB SSS Acquisition, PO Box 8990, Turnersville, NJ 08012-8990

TOTAL: 6

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
5421253	+ Email/Text: Bankruptcy@Freedommortgage.com	Nov 24 2023 18:58:00	Freedom Mortgage, 10500 Kincaid Drive, Fishers, Indiana 46037-9764
5197515	+ Email/Text: Bankruptcy@Freedommortgage.com	Nov 24 2023 18:58:00	Freedom Mortgage Corporation, Attn: Bankruptcy, Po Box 50428, Indianapolis, IN 46250-0401
5225548	+ Email/Text: Bankruptcy@Freedommortgage.com	Nov 24 2023 18:58:00	Freedom Mortgage Corporation, Attention: Bankruptcy Department, 10500 Kincaid Drive, Fishers, IN 46037-9764
5197511	EDI: IRS.COM	Nov 24 2023 23:58:00	Internal Revenue Service, POB 7346, Philadelphia, PA 19101-7346
5197512	EDI: PENNDEPTREV	Nov 24 2023 23:58:00	PA Department of Revenue, Attn: Bankruptcy Division, Dept 280946, Harrisburg, PA 17128-0946
5197512	Email/Text: RVSVCBICNOTICE1@state.pa.us	Nov 24 2023 18:58:00	PA Department of Revenue, Attn: Bankruptcy Division, Dept 280946, Harrisburg, PA 17128-0946
5222155	EDI: AIS.COM	Nov 24 2023 23:58:00	Verizon, by American InfoSource as agent, PO Box 4457, Houston, TX 77210-4457
5197517	+ EDI: VERIZONCOMB.COM	Nov 24 2023 23:58:00	Verizon Wireless, Attn: Verizon Wireless Bkrptcy Admin, 500 Technology Dr, Ste 550, Weldon Spring, MO 63304-2225
5217468	+ EDI: WFFC2	Nov 24 2023 23:58:00	Wells Fargo Bank N.A., d/b/a Wells Fargo Auto, PO Box 130000, Raleigh NC 27605-1000
5197518	EDI: WFFC2	Nov 24 2023 23:58:00	Wells Fargo Dealer Services, Attn: Bankruptcy, Po Box 130000, Raleigh, NC 27605-1000

TOTAL: 10

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
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District/off: 0314-1
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Total Noticed: 15

5287321 *+ FREEDOM MORTGAGE CORPORATION, Attn: Bankruptcy Department, 10500 KINCAID DRIVE, FISHERS IN 46037-9764

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 26, 2023 Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 24, 2023 at the address(es) listed below:

Name	Email Address
Andrew M. Lubin	on behalf of Creditor Freedom Mortgage Corporation nj-ecfmail@mwc-law.com
Brian Nicholas	on behalf of Creditor FREEDOM MORTGAGE ORPORATION bnicholas@kmlawgroup.com
Brian C Nicholas	on behalf of Creditor FREEDOM MORTGAGE ORPORATION bnicholas@kmlawgroup.com bkgroup@kmlawgroup.com
Gary J Imblum	on behalf of Debtor 1 Ashley Irene Small gary.imblum@imblumlaw.com gary.imblum@ecf.inforuptcy.com;carol.shay@ecf.inforuptcy.com;sharlene.miller@ecf.inforuptcy.com;bernadette.davis@ecf.inforuptcy.com;gary.j.imblum@ecf.inforuptcy.com;imblumgr82281@notify.bestcase.com
Jack N Zaharopoulos	TWecf@pamd13trustee.com
Mario J. Hanyon	on behalf of Creditor FREEDOM MORTGAGE ORPORATION wbecf@brockandscott.com mario.hanyon@brockandscott.com
Mario J. Hanyon	on behalf of Creditor Freedom Mortgage Corporation wbecf@brockandscott.com mario.hanyon@brockandscott.com
Mario John Hanyon	on behalf of Creditor FREEDOM MORTGAGE ORPORATION pamb@fedphe.com mario.hanyon@brockandscott.com
Robert Joseph Davidow	on behalf of Creditor FREEDOM MORTGAGE ORPORATION r.davidow@mgplaw.com
Thomas Song	on behalf of Creditor FREEDOM MORTGAGE ORPORATION tomysong0@gmail.com
United States Trustee	ustpregion03.ha.ecf@usdoj.gov

TOTAL: 11

Information to identify the case:

Debtor 1

Ashley Irene Small

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-4544

EIN --

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN --

EIN --

United States Bankruptcy Court Middle District of Pennsylvania

Case number: 1:19-bk-02055-HWV

12/18

Order of Discharge**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Ashley Irene Small

11/24/23**By the
court:**Henry W. Van Eck, Chief Bankruptcy
Judge**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.